

What is claimed is:

1 *Sub*  
2 *a1* 1. A method of combined billing for at least one customer on a  
3 aggregating account charges for at least one customer on a plurality  
4 of customer accounts;  
5 automatically formatting a combined bill for the customer from the  
6 aggregated account charges; and  
7 automatically rendering the combined bill to the customer.

1 2. The method of claim 1, further comprising automatically calculating  
2 an account charge for at least one of the customer accounts.

1 3. The method of claim 2, wherein the account charge is calculated  
2 from account data for the customer account.

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2 *a2* 4. The method of claim 3, wherein the account charge is calculated by  
a computer application.

1 5. The method of claim 4, wherein the computer application comprises  
2 a financial institution application.

1 6. The method of claim 5, wherein the financial institution comprises a  
2 bank.

1 7. The method of claim 4, further comprising transmitting the account  
2 data to the computer application from a data storage device.

1 8. The method of claim 7, wherein the data storage device comprises a  
2 vendor database.

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1           9.     The method of claim 1, wherein one of the plurality of customer  
2 accounts comprises at least one selected from the group of a recurring bill account,  
3 a retail account, a communications account, and a financial account.

1           10.    The method of claim 9, wherein the recurring bill account comprises  
2 at least one selected from the group of an electric account, a gas account, a cable  
3 account, a home security account, and a water account.

1           11.    The method of claim 9, wherein the retail account comprises at least  
2 a credit card account.

1           12.    The method of claim 9, wherein the communications account  
2 comprises at least one selected from the group of a long distance account, a local  
3 account, a wireless account, and an Internet access account.

1           13.    The method of claim 9, wherein the financial account comprises at  
2 least one selected from the group of an insurance account, an investments account,  
3 an auto account, a bank statement account, an installment account, and a mortgage  
4 account.

1           14.    The method of claim 9, wherein the cable services include pay  
2 television services.

1           15.    The method of claim 2, further comprising automatically formatting  
2 the account charge.

1           16.    The method of claim 14, further comprising transmitting the  
2 formatted account charge to a bill aggregator.

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17. The method of claim 3, wherein the account data comprises usage data.

1 18. The method of claim 17, further comprising automatically  
2 calculating a usage charge from the usage data.

1 19. The method of claim 18, wherein the usage charge is calculated  
2 according to a predefined usage pricing schedule.

1 20. The method of claim 19, further comprising automatically  
2 calculating a tax associated with the usage charge.

1 21. The method of claim 20, wherein the tax is calculated according to a  
2 predefined usage charge tax schedule.

1 22. The method of claim 21, further comprising automatically  
2 calculating the account charge from the usage charge and the associated tax.

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23. The method of claim 7, further comprising automatically validating the account data.

1 24. The method of claim 23, wherein validating comprises  
2 automatically comparing the account data with predefined account data  
3 parameters.

1 25. The method of claim 24, wherein validating further comprises  
2 automatically rejecting account data that falls outside the predefined account data  
3 parameters.

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1           26.    The method of claim 1, wherein aggregating further comprises  
2 automatically validating the account charges.

1           27.    The method of claim 26, wherein validating further comprises  
2 automatically comparing the account charges with predefined account parameters.

1           28.    The method of claim 27, wherein validating further comprises  
2 automatically rejecting account charges that fall outside the predefined account  
3 parameters.

1           29.    The method of claim 1, wherein aggregating comprises  
2 automatically assembling the account charges.

1           30.    The method of claim 29, wherein at least one of the account charges  
2 relates to a credit card account, and wherein assembling comprises automatically  
3 calculating at least one selected from the group of a fee and a finance charge  
4 associated with the credit card account charge.

1           31.    The method of claim 30, wherein assembling further comprises  
2 automatically calculating a credit card account payment due amount from the  
3 credit card account charge and at least one selected from the group of the fee and  
4 the finance charge.

1           32.    The method of claim 29, wherein assembling further comprises  
2 automatically calculating a discount associated with the assembled account  
3 charges.

1           33.    The method of claim 32, wherein the discount is calculated  
2 according to a predefined discount schedule.

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1           34.    The method of claim 29, wherein assembling further comprises  
2 automatically calculating a rebate amount associated with the assembled account  
3 charges.

1           35.    The method of claim 29, wherein assembling further comprises  
2 automatically calculating a reward amount associated with the assembled account  
3 charges.

1           36.    The method of claim 1, further comprising automatically validating  
2 the aggregated account charges.

1           37.    The method of claim 1, wherein the formatted bill comprises an  
2 electronic mail message.

1           38.    The method of claim 1, wherein rendering comprises automatically  
2 storing the formatted bill for the customer in a storage location.

1           39.    The method of claim 38, wherein the storage location comprises a  
2 server.

1           40.    The method of claim 38, further comprising transmitting the  
2 formatted bill from the storage location to a terminal.

1           41.    The method of claim 40, further comprising displaying the  
2 formatted bill at the terminal by the customer.

1           42.    The method of claim 1, further comprising transmitting an inquiry  
2 for the customer regarding at least one of the customer accounts.

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1           43.    The method of claim 1, further comprising transmitting a request for  
2           the customer for an information change regarding at least one of the customer  
3           accounts.

1           44.    The method of claim 1, further comprising transmitting an order for  
2           the customer for at least one of the customer accounts.

1           45.    The method of claim 44, further comprising processing an order for  
2           the customer for the customer account.

1           46.    The method of claim 1, further comprising transmitting a request for  
2           the customer for cancellation of at least one of the customer accounts.

1           47.    The method of claim 1, further comprising transmitting a request for  
2           the customer for an adjustment of the combined bill regarding at least one of the  
3           customer accounts.

1           48.    The method of claim 47, wherein the customer account comprises a  
2           recurring bill account.

1           49.    The method of claim 1, further comprising the customer paying the  
2           bill.

1           50.    A system for combined billing for at least one customer on a  
2           plurality of customer accounts, comprising:  
3                    means for aggregating account charges for a least one customer on a  
4           plurality of customer accounts;  
5                    means coupled to the aggregating means for automatically  
6           formatting a combined bill for the customer from the aggregated account charges;  
7           and

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means associated with the formatting means for rendering the  
combined bill to the customer.

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51. The system of claim 50, wherein the aggregating means comprises a  
server.

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52. The system of claim 50, wherein the formatting means comprises a  
server.

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53. The system of claim 50, wherein the rendering means comprises a  
server.

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